

Instructions: FILL IN THE NAMES OF THE PARTIES AND THE INDEX NUMBER. COMPLETE THE BLANK SPACES NEXT TO THE INSTRUCTIONS PRINTED IN BOLD TYPE. PRINT AND USE BLACK INK ONLY. SIGN YOUR NAME IN THE PRESENCE OF A NOTARY PUBLIC.

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS

M&T Bank,

Index No. 706898 / 2022

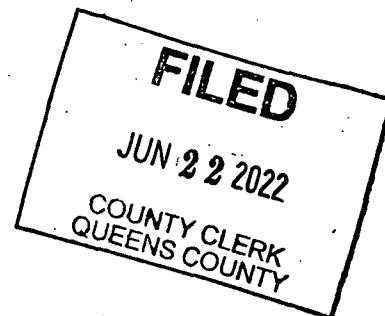
Plaintiff,

ANSWER

- against -

Blanca Luciano / Blanca I. Luciano

Defendant.



As and for his/her answer to the complaint herein, the defendant _____

Blanca Luciano respectfully shows and alleges as follows:

☐ Admits the truth of the allegations of Paragraph(s) _____

_____ of the complaint.

☒ Denies knowledge or information sufficient to form a belief as to the truth
of the allegations of Paragraph(s) _____

_____ of the complaint.

☒ Denies the allegations of Paragraph(s) 1-3

_____ of the complaint.

☒ Paragraphs 4-11

Paragraphs 1-3

AFFIRMATIVE DEFENSES

This statement is in response to your claim in regard the debt mention above. please be aware that this is not a acknowledgment or acceptance of the debt. I have not received any verification or any invoice in the passed 4.

years or any debt.

The car was given back to the bank voluntarily; the bank was notify that at that point of me returning the car I could no longer meet the terms of my loan agreement. My bank never send me a letter or any invoice stating that I owe any outstanding balance. at this point I cannot afford to pay the amount of the balance they say I owe.

WHEREFORE, defendant prays that this Court dismiss the complaint of the plaintiff herein, with costs and disbursements to defendant, together with such other relief the Court finds to be just and proper.

Dated: 06/22/22

Blanca Luciano
Signature

Blanca Luciano
Print Name

9309 103rd Ave

Ozone Park NY 11417

718-705-2041

Defendant's Address and
Telephone Number

VERIFICATION

Bianca Luciano

, being duly sworn, deposes and says:

I am the defendant. I have read the foregoing answer and know the contents thereof. The same are true to my knowledge, except as to matters therein stated to be alleged on information and belief and as to those matters I believe them to be true. To the best of my knowledge, information and belief, formed after an inquiry reasonable under the circumstances, the presentation of these papers or the contentions therein are not frivolous as defined in subsection (c) of section 130-1.1 of the Rules of the Chief Administrator (22 NYCRR).

Bianca Luciano 06/22/22
Sign NameBianca Luciano
Print Name

Sworn to before me this.

22nd day of June, 2022Anna Lisa S. Enriquez
Notary PublicANNA LISA S. ENRIQUEZ
Notary Public - State of New York
No. 04EN6405207
Qualified in Queens County
Commission Expires March 2, 2024